



# UNIVERSITY OF NICOSIA

## ΠΑΝΕΠΙΣΤΗΜΙΟ ΛΕΥΚΩΣΙΑΣ

<b>Course Code</b> FIN-215	<b>Course Title</b> Personal Finance	<b>Credits (ECTS)</b> 6
<b>Department</b> Finance and Economics	<b>Semester</b> Spring	<b>Prerequisites</b> ACCT-110, ACCT-111
<b>Type of Course</b> Elective	<b>Field</b> Finance	<b>Language of Instruction</b> English / Greek
<b>Level of Course</b> 1 <sup>st</sup> Cycle	<b>Year of Study</b> 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup>	<b>Lecturer(s)</b> Mr Christou Marios
<b>Mode of Delivery</b> Face-to-face	<b>Work Placement</b> N/A	<b>Co-requisites</b> None
<b>Recommended Optional Programme Components: N/A</b>		

### Objectives of the Course:

The main objectives of the course are to:

- Develop an understanding of personal finance.
- Introduce the main areas of an individual's finance interests.
- Introduce the concepts of personal financial planning and management.
- Introduce the decision-making process regarding personal financial management.
- Identify and distinguish among different personal investment opportunities.

### Learning Outcomes:

After completion of the course students are expected to be able to:

- Apply basic personal financial management techniques.
- Identify the importance of personal financial planning and investment.
- Analyze the markets for housing and other property related assets, personal borrowing and consumer related loans, stock and bond investments, stock, bond, securities and other investments markets.
- Explain income tax provisions and basic tax planning principles.
- Define personal and life insurance principles and applications.
- Explain the importance of personal financial planning for an individual.

### Course Contents:

1. Introduction to Personal Financial Statements.
2. Personal Financial Planning and Budgeting.
3. Cash, Savings and Borrowing.
4. Consumer Borrowing.
5. Housing and Property Markets.
6. Stock, Bond, Securities and Other Personal Investment Markets.
7. Personal and Life Insurance.

8. Income Tax and Capital Gains Tax.
9. Tax Planning.
10. Retirement and Estate Planning.

**Learning and Teaching Methods:**

Lectures, Tutorials, Homework Exercises.

**Assessment Methods:**

Assignment, Mid-Semester, Final Exam.

**Required Textbooks/Reading:**

Authors	Title	Publisher	Year	ISBN
Harrison D.	Personal Financial Planning	Prentice Hall	2005	0-273-68101-X

**Recommended Textbooks/Reading:**

Authors	Title	Publisher	Year	ISBN
Marios Christou	Lecture Notes	Department of Finance and Economics	2008	